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NOTICE

**ORIGINATING AGENTS GUIDE
REVISION 12
October 3, 2006**

Attached to this notice is a revised page to be substituted in your Originating Agents Guide. Remove and replace the page as follows:

Remove and discard:

Replace with enclosed:

Page 21 (Revised 10/01/06) Page 21 (Revised 10/04/06)
Page 21a (10/01/06) Page 21a (Revised 10/04/06)

EFFECT OF CHANGE

Effective October 4, 2006, seller contributions are amended to reflect FNMA and FHLMC guidelines. Clarification to previous Guide changes effective October 1, 2006, pertaining to conventional loan underwriting and Involuntary Unemployment Insurance or Job Loss Protection Insurance requirements for Conventional insured loans.

It is suggested that the person making these changes to the Guide initial and date this page, and retain it in the back of the Guide to provide evidence that the Guide is current at all times.

Initials

Date